

ERTIFICATE *of* MERIT

Awarded to _____

For commendable courage in taking the **Saver Pledge** supporting Military Saves Week 2016. Your willingness to step up to the plate is a great encouragement to other Army Reserve Soldiers and Family members, quite possibly giving them the strength to join in saving for the future by starting small and thinking big. Your commitment reflects your understanding of the tremendous power of saving and setting goals for your future financial readiness. The importance of reducing debt and saving money to achieve financial independence and resiliency cannot be overemphasized, and your initiative will strengthen your Family's financial fitness and stability as you ***start small, think big and make saving automatic!***

Congratulations from the Army Reserve Family Programs Directorate



Signed

